

Information to identify the case:

Debtor 1	<u>Tien C Le</u>	Social Security number or ITIN	xxx-xx-0935
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-27256-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tien C Le

2/15/24

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Tien C Le
Debtor

Case No. 18-27256-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Feb 15, 2024

Form ID: 3180W

Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2024:

Recip ID	Recipient Name and Address
db	+ Tien C Le, 4 Spinnaker Way, Atlantic City, NJ 08401-2802
cr	+ SJFCU, 1615 Huffville Road, PO Box 5530, Deptford, NJ 08096-0530
517727330	Borrowers First, PO Bo 503550, San Diego, CA 92150-3550
517970696	+++ First Associates Loan Servicing, LLC, as agent for BFCL Trust, PO Box 911007, San Diego, CA 92191-1007
517727338	Golden Nugget Atlantic City, Huron Avenue & Brigantine Blvd, Atlantic City, NJ 08401
517727339	+ Harrah's Atlantic City, 777 Harrah's Blvd, Atlantic City, NJ 08401-1985
517903779	+ Harrah's Atlantic City Operating Co., dba Harrah's Resort Atlantic City, Adam J. Pernsteiner, Lewis Brisbois, 6385 S. Rainbow Blvd., Suite 600, Las Vegas, NV 89118-3201
517727344	+ Mariner Finance, co William E. Brewer, Esq., PO Box 1001, Marmora, NJ 08223-5001
517727347	+ Rallye Motors, Inc., c/o Liberal Finance Service, 366 Kinderkamack Road, Westwood, NJ 07675-1675
517729517	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517749615	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
517761798	+ TD Bank, NA, Richard J Tracy, III, Esq, 30 Montgomery Street, Suite 1205, Jersey city, NJ 07302-3835
517751511	+ TD Bank,N.A., Richard J. Tracy, III, Esq., 30 Montgomery Street, Suite 1205, Jersey City NJ 07302-3835
519039367	Vernet Inc. Successor in Interest t, First Associates Loan Servicing, LLC, PO Box 911007, San Diego, CA 92191-1007

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 15 2024 21:06:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 15 2024 21:06:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517727326	+ EDI: CITICORP	Feb 16 2024 01:50:00	Amex Department Stores, PO Box 8218, Mason, OH 45040-8218
517727327	EDI: BANKAMER	Feb 16 2024 01:49:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
517727328	+ EDI: BANKAMER	Feb 16 2024 01:49:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
517727329	EDI: TSYS2	Feb 16 2024 01:50:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
517727331	+ Email/Text: BAN140310@UCBINC.COM	Feb 15 2024 21:05:00	Citibank, N.A, c/o United Collection Bureau, Inc., PO Box 140310, Toledo, OH 43614-0310
517981541	+ EDI: CITICORP	Feb 16 2024 01:50:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517727332	+ EDI: CITICORP	Feb 16 2024 01:50:00	Citicards CBNA, PO BOX 6241, Sioux Falls, SD 57117-6241
517727333	EDI: WFNNB.COM		

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		Feb 16 2024 01:50:00	Comenity - Total Rewards Visa Card, PO Box 659584, San Antonio, TX 78265-9584
517727334	+ EDI: WFNNB.COM		
		Feb 16 2024 01:50:00	Comenity Bank/Total Rewards Visa Card, PO Box 182789, Columbus, OH 43218-2789
517727335	+ Email/Text: ljohnson@denbeauxlaw.com		
		Feb 15 2024 21:06:00	Credit Acceptance Corp, c/o Denbeaux & Denbeaux, 366 Kinderkamack Road, Westwood, NJ 07675-1675
517727343	EDI: CITICORP		
		Feb 16 2024 01:50:00	Macy's American Express Account, PO BOX 9001108, Louisville, KY 40290-1108
517727337	EDI: CITICORP		
		Feb 16 2024 01:50:00	DSNB/Macy's, PO Box 8218, Monroe, OH 45050
517727336	EDI: DISCOVER		
		Feb 16 2024 01:50:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
517740440	EDI: DISCOVER		
		Feb 16 2024 01:50:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517727340	EDI: CITICORP		
		Feb 16 2024 01:50:00	Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
517918351	Email/PDF: resurgentbknotifications@resurgent.com		
		Feb 15 2024 21:18:51	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517727341	+ EDI: LENDNGCLUB		
		Feb 16 2024 01:50:00	Lending Club, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
517727342	EDI: SYNC		
		Feb 16 2024 01:50:00	Lowe's/Synchrony Bank, Po Box 530914, Atlanta, GA 30353-0914
517907274	+ EDI: AGFINANCE.COM		
		Feb 16 2024 01:50:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
517727345	+ EDI: AGFINANCE.COM		
		Feb 16 2024 01:50:00	OneMain, PO BOX 742536, Cincinnati, OH 45274-2536
519031039	EDI: PRA.COM		
		Feb 16 2024 01:50:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519031040	EDI: PRA.COM		
		Feb 16 2024 01:50:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517976602	EDI: PRA.COM		
		Feb 16 2024 01:50:00	Portfolio Recovery Associates, LLC, c/o Lowe's, POB 41067, Norfolk VA 23541
517980118	EDI: PRA.COM		
		Feb 16 2024 01:50:00	Portfolio Recovery Associates, LLC, c/o Onemain Financial, POB 41067, Norfolk VA 23541
517979102	EDI: PRA.COM		
		Feb 16 2024 01:50:00	Portfolio Recovery Associates, LLC, c/o Sams Club, POB 41067, Norfolk VA 23541
517964524	EDI: PRA.COM		
		Feb 16 2024 01:50:00	Portfolio Recovery Associates, LLC, c/o Walmart Master Card, POB 41067, Norfolk VA 23541
517908577	+ Email/Text: bankruptcyteam@quickenloans.com		
		Feb 15 2024 21:06:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
517727346	+ Email/Text: bankruptcyteam@quickenloans.com		
		Feb 15 2024 21:06:00	Quicken Loans Inc., 1050 Woodward Avenue, Detroit, MI 48226-3573
517727348	EDI: SYNC		
		Feb 16 2024 01:50:00	Sam's Club MC/SYNCB, PO Box 960013, Orlando, FL 32896-0013
517727349	Email/Text: courts@southjerseyfcu.com		
		Feb 15 2024 21:06:00	South Jersey Federal Credit Union, PO Box 5530, Woodbury, NJ 08096-0530
517727351	EDI: TDBANKNORTH.COM		
		Feb 16 2024 01:50:00	TD Bank, N.A, PO Box 84037, Columbus, GA 31908-4037
517727350	^ MEBN		
		Feb 15 2024 21:05:44	TD Bank, c/o MRS BPO, LLC, 1930 Olney

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517727352

EDI: SYNC

Avenue, Cherry Hill, NJ 08003-2016

Feb 16 2024 01:50:00

Walmart Mastercard/SNCB, PO Box 960024,
Orlando, FL 32896-0024

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517761125	*+	TD Bank, N.A, Payment Processing, PO Box 16029, Lewiston, ME 04243-9507

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com
Andrew B Finberg	ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jane L. McDonald	on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Jeffrey E. Jenkins	on behalf of Debtor Tien C Le mail@jjenkinslawgroup.com JenkinsClayman@jubileebk.net
John F Newman	on behalf of Creditor SJFCU courts@firstharvestcu.com
Rhondi L. Schwartz	on behalf of Debtor Tien C Le mail@jenkinsclayman.com
Stephanie F. Ritigstein	on behalf of Debtor Tien C Le mail@jenkinsclayman.com kevin@jenkinsclayman.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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